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ABSTRACT

The paper explores the present economic and social position of over 5,000 middle-aged women (39-53) and examines the relationship of their present status to their future financial security. The women were interviewed six times from 1967 to 1976: black respondents outnumbered whites approximately three to one. Results indicate that while the economic status of women seems to be improving, the poverty of the increasing numbers of female-headed households suggests that this improvement is an illusion. Data indicate that women who are now between 40 and 55 will have serious economic problems as they age. Those who are divorced or widowed have almost complete economic responsibility for their children, and this responsibility limits their ability to accumulate assets. For black women the picture is especially bleak. These women enter the labor force at wages well below those of white women. Also, a larger proportion of black women are widowed or divorced, and the amount they receive in alimony and child support is smaller than that of white women. Although during the next 20 years many women will invest in education and training, and affirmative action programs may reduce sex related wage discrimination, it is unlikely that women will approach income equality with men in the same age bracket. Therefore, the problem of poverty among elderly women seems likely to persist for this group of women now in their middle years. (Author/KC)

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Implications of the Present Economic Position of Middle-Aged Divorced and Widowed Women: Another Generation of the Elderly in Poverty*

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The economic position of older women is one which has aroused concern: not only are these women relatively worse off than men of similar age, but their resources are so limited as to place a large portion of them in poverty. Even those who were economically secure earlier in their lives often lack the basic level of food, clothing, shelter and health care which constitutes the minimum expectation for human life in this society. (Brotman; Barrett; Moon)

The present cohort of older women may be unique in the extent of their relative and absolute dependency. That is, in the future, if women's increasing labor force participation insures them the same economic and social independence as men, they will be as well off as men. With adequate access to wages, pension benefits and accumulated assets women would be able to anticipate their old age with less fear. The substantial increase in women's participation in the labor force in the last decade, the passage and implementation of affirmative action and anti-discrimination legislation suggests that the economic resources available to women are becoming substantially the same as those of men, and that future generations of American women will be better off than their mothers. (Sobel, Polachek, Oppenheimer; U.S. Department of Labor)

There is another, contemporaneous change in women's economic situation, however, which appears to reduce the prospects of a secure old age. There is evidence that women's claim to support because of their maternal and homemaking roles is less effective that it was in the past. The rising divorce rate is responsible for a great increase in female-headed households. Women are

assuming a greater share of the economic responsibility for child-rearing; this is demonstrated not only by the greater proportion of intact households with two wage earners, but especially by the limited amount of income female-headed households derive from child-support and alimony payments. (Mudrick; Ross and Sawhill; Borker and Loughlin)

In this paper we will use data from a national probability sample of women aged 39-53 in 1976 to explore the present economic and social position of middle aged women. These women will be fifty-one to sixty-five years old in ten years. We are interested in the extent to which their present circumstances predict future financial security for this cohort of women as they move into old age.

In order to examine the implications of the present status of this cohort of women for their future economic position we have described the present sources and amounts of income by marital status, and explored the potential for increased income through employment for those women not in the labor force.

The Sample

The data set is the National Longitudinal Survey (NLS) which consists of extensive interview surveys of 5,280 women, selected to be representative of the 17,666,000 women in the U.S. population who were between the ages 30-44 in 1967. Black respondents were over represented by approximately three times that of white respondents. The survey was conducted by the Bureau of the Census in collaboration with the Center for Human Resource Research of

the Ohio State University.* The women were interviewed 6 times from 1967 to 1976 (1967, 1969, 1971, 1972, 1974 and 1976). We will be using data from the 1976 interview in order to obtain the most recent information on economic circumstances. We will use data from the other interview years for background information.

In 1976 these women were between 39 and 53 years old. We have restricted our sample to those women who have had (or been responsible for) at least one child, because these women could have had caretaker roles which interrupted or replaced labor force employment. With the same reasoning, we have restricted our sample to women who have been married at least once.

All analyses are done separately for blacks and whites. The factors which determine access to income opportunities, whether through employment or marriage have been different for black women, and their experience of wage discrimination has been more severe. (Corcoran and Duncan)

The Economic Status of Mature Women

Our cultural imagery of middle age is based much more directly on the life experiences of men than women. For men, whose work and family lives mature in tandem, the years roughly from 35-55 are expected to represent a period of development, growth, and gradual achievement. For women, these years are much more likely to involve abrupt disjunctions. Because most women marry and have children, much of the attention which has been directed toward the

* The Survey documentation is available in The National Longitudinal Surveys Handbook, Center for Human Resource Research, The Ohio State University, November, 1977.

social situation of women during this period has focused on the loss of family roles as women become "displaced homemakers" in the "empty nest." This role loss has an economic dimension as well as a social one. Since women's incomes are so closely related to their family roles, middle-aged women often face reduced incomes or less secure claims to support as their children grow up; their ability to compete in the labor force with men in the same age cohort has been restricted by their more limited labor force participation, the less remunerative job choices which have been associated with their commitments to family obligations, and discrimination. (Johnson; Sobel; Suter; Bernard)

Household Income

Fifty six percent of the white women and 63% of the black women in the sample were in the labor force in 1976. Their economic situation, however, was determined more by their marital status than by their own wages. Table I indicates, for example, that married white women not in the labor force had average household incomes of $14,840 for 1975, while divorced or separated white women who were in the labor force, had average household incomes of $9,650.

In general, the divorced women had family incomes only a little more than half of those of married women. Since there is little difference in the average number of children in the family, however, the per capita income represented for the households of divorced women was less than half of that for married households.

As Table I shows, the economic situation of black women in this age group was even worse. Black women were more likely to be divorced than were white women,* and for each marital status group, their

* There are only 1.4 married black women for each divorced black women in the sample. For whites there are 9 married women for each divorced woman.

household income was lower than that for white women.

Little attention has been given to the economic consequences of child-rearing for women except for the impact of younger children on labor force participation. The presence of children under eighteen in the household represents both a financial responsibility to be met by the household and a potential source of income. Widows with children may receive Social Security Survivor's Benefits for the children and for themselves as caretakers. Separated or divorced women may receive child support payments from the children's fathers. Families which meet the income test may receive Aid to Families with Dependent Children benefits (AFDC).

As Table II indicates, having a child under eighteen years old has some effect on labor force participation, particularly of black women. This reflects the social expectation that women are the caretakers of children and, in many cases, the small economic advantage which women with children can expect from paid employment.

Table III shows the individual wage and total household incomes* of these women, separated by marital status, labor force participation and the age of the youngest child. Several conclusions may be drawn from this table.

First, these data confirm the findings of previous studies (Mudrick; Ross and Sawhill; Shaw) that the poor economic situation of divorced women is not a result of divorces occurring more frequently at lower socio-economic levels. Divorced women do not differ much from married women in age, education or previous economic

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*Household income includes the respondent's earned income plus earnings of other family members, income from public transfer programs, income from alimony and child support, income from investments, etc.

status when one controls for race. Data from both the National Longitudinal Survey and the Michigan Panel Study of Income Dynamics clearly show that these women receive very little of their income from alimony and child support.* Income comes mostly from their own wages and transfer payments. Their economic situation is also not a function of their failure to participate in the labor force. Seventy-seven percent of the divorced and separated white women with children less than 18 and 61% of the widows were in the labor force in 1976. For black women the figures are 58% and 61%. It is true that women in the labor force are in a better financial position than other women. For white women with children less than 18, divorced women in the labor force in 1976 had family incomes from all sources in the previous year of $10,500 and those not in the labor force had incomes of $4,880. For black women the figures are $7,080 and $5,940. Figures for widows are similar to those of divorced or separated women.

Second, the income figures in Table II demonstrate some important racial differences in the relative payoff for labor force activity. Previously married whites with younger children who are in the labor force are considerably better off financially than women not in the labor force. In fact, their income is about double that of the women not in the labor force. This is not true for black women. Previously black married women in the labor force are only slightly better off than other women. This apparently occurs because most black women cannot earn much more than they would receive in transfer payments

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* In 1975, on the average, white women received $560 in alimony and child support and black women received $97.

provided that they have young children at home and are eligible for child related transfer payments. This is reflected in lower labor force participation for black women. When there are no children under eighteen years old in the household, the financial situation changes. Both black and white women gain considerably from employment.

Third, even though previously married women who are in the labor force are better off than those who are not, they are not in a comfortable financial position. White women make seven or eight thousand dollars a year (on the average) and black women only four or five thousand dollars. In terms of total family income, they are still much worse off than married women.* Current increases in female labor force participation are not going to eliminate the financial problems of female headed households particularly the households of black women, who are more likely than white women to find themselves as heads of households.

Expected Changes

One of the difficulties in analyzing the future implications of the current economic status of mature women is the fact that many women in the cohort will change their marital status. Given male/female age differences in marriage and in life expectancy, however, the proportion of women in this cohort who are married will decline. It is reasonable to ask what proportion of married women would be in vulnerable economic postions should their marriages

*Widowed white women appear to be slightly better off than other previously married women, but this is only because there are a few widows with large incomes. More than half the white widows with young children have household incomes of less than $10,000 and 84% of them have incomes less than $16,000.

end in divorce, separation or widowhood. Although much has been written on the psychological problems of joining the labor force after ten years or more of no labor force participation, there has been little to suggest how many married women may be in this position and what the other characteristics (such as potential labor force skills) may be for these women. Because women may move in and out of the labor force, it is not possible to calculate how many mature women have had recent labor force experience just by looking at the percentage of women currently in the labor force.

Since the NLS data were collected in six of the ten years from 1967-1976, it was possible to estimate the recent labor force experience of the women in the sample. Women who were not in the labor force at any of these times were classified as being out of the labor force for 10 or more years. It is true that some women were incorrectly classified as having no recent labor force experience, but it is assumed that most women with significant labor force experience in this time period would have been in the labor force for at least one of the survey interviews. This is especially likely since the definition of "in the labor force" includes those who are looking for work as well as those who are currently working.

Table IV summarizes these distributions, which are particularly interesting for their bimodal character. Very few of these mature married women were last in the labor force from 4 to 9 years ago. They have either recently been in the labor force or they have not been in the labor force for 10 years or more. The figures in Table IV for whites suggest that reentry of women who have been out of the labor force for long periods of time is related to the loss of

caretaking roles as children grow up, and to changes in marital status.

Since any substantial improvements in the future economic security of this cohort of women will depend on their own earnings, these patterns of labor force experience raise two questions. First, which of the married women will be likely or able to enter the labor force? Second, is it likely that those previously married women without recent labor force participation will enter the labor force?

The two factors which seem critical in labor force reentry are the returns which could be expected from employment and the women's physical ability to be employed. Education is one indicator of potential earnings which is available. Each respondent was also asked whether she had any health problems which limited the type or amount of work she could do. We looked at these characteristics of the groups of women who reported any labor force experience in the past ten years and those who reported none. The results suggest that as family circumstances encourage paid employment, it is the relatively healthy and well educated women who return to the labor force. (Table V.) For married white women with younger children, there are few differences between women who have been in the labor force and those who have not. The education levels of the two groups are similar, they have almost the same number of children, are almost equally healthy and of approximately the same age. Those who have not been employed do have somewhat higher other family income ($16,300 as compared to $14,100). As we

move to the white married women with children 18 and over, we begin to see some differences. Those who have not returned to work are less healthy and have lower education levels. The amount of other family income ceases to be important as a predictor of labor force participation. This would suggest that the move into the labor force as children mature is more strongly related to the ability to work than to financial considerations for married white women. Mothers who have not moved into the labor force before their children grow up will be at greater risk of poverty if they become widowed or divorced than women with established work histories. In the next section we will look at the prospects for improvement in the economic status of those women who are divorced or widowed and unemployed.

There are three major sources of household income available for ever-married women: public transfer programs, their own wages, and husband's income (including alimony, child support, and widows' pensions). While widows appear to fare better than divorced women, even those with children, in obtaining income from sources other than employment, it is clear that the only source of substantial income for most previously married women is their own wages. White divorced women with children under eighteen who have been employed in the past ten years have almost as much other family income as similar women who have not been employed, but their own wages raise their mean household income to $9,800, as opposed to $3,600 for women who have not been employed. These women who have not been employed demonstrate the poor financial position of certain women in our society.

Their median household income is slightly higher ($4,500) but there are an average of 2.1 children in the household to support. While there are only 14 of these women in the sample, the difference between them and the women who have been in the labor force are clear. More than half report that health problems limit their work and they have very low education levels (9.1 years of school).

For black women we also find that those not in the labor force report relatively low education and poor health. For black women with children at home, however, going to work produces little more in wages than the amount of income from other sources (primarily public transfers) reported by those in similar situations who are not employed.

Clearly, there are some married women who have not worked for many years who will be able to reenter the labor force if their marriages end. They will not, however, usually be able to support themselves and their families in a middle class lifestyle, although many white women will be somewhat above the poverty line. It is unlikely that divorced or widowed women who have not entered the labor force will succeed in supporting themselves and their children. In the case of black women with younger children, the marginal returns to working are very small; women in situations where the marginal returns are higher, are either already in the labor force or have few labor force skills and poor health.

Summary and Conclusion

The recent movement of women into the labor force would be expected, all else being equal, to improve the economic status of women. At the same time, however, that women have increased their access to wage income, they have also experienced a rising divorce rate. For women with children this has usually meant that the major economic responsibility for child support has become theirs. Overall, then, while the economic status of women as individuals appears to be improving, the poverty of the increasing numbers of female headed households suggests that this improvement is an illusion.

It is too soon to examine directly the consequences of these changes for older women. We have attempted to outline the current economic state of women in their middle years in order to see whether they can be expected to escape the poverty which has been characteristic of the lives of older women.

These data suggest that women who are now between 40 and 55 will have serious economic problems as they age. Their ability to earn wage income and qualify for pension benefits is substantially below that of men. Those who are divorced and widowed have almost complete economic responsibility for their children. This responsibility limits their ability to accumulate assets.

It is important to note that for black women the picture is especially bleak. If they have younger children they can gain little or nothing in income through employment. When their children grow up, these women enter the labor force at wages well below those of white women. Finally, a larger proportion of black women are

widowed or divorced, and the sums they receive in alimony and child support are even smaller than those available to white women.

In the next twenty years this cohort of women may improve their economic position somewhat through employment. Many of them will invest in education and training; affirmative action programs may reduce sex related wage discrimination. However, it is very unlikely that they will even approach income equality with men in the same age cohort.

On the other hand, during this same time period the members of divorced and widowed women in this cohort will increase. These women will enter the labor force in a relatively disadvantaged position; many of them will have the full economic burden of child support. Some of them will not make the transition to employment and will be dependent on public assistance programs. The problem of both absolute and relative proverty among elderly women seems likely to persist for this cohort of women now in their middle years.

Table 1

MEAN TOTAL HOUSEHOLD INCOME IN THOUSANDS OF DOLLARS FOR WOMEN BY MARITAL STATUS AND LABOR FORCE STATUS

Number of Cases in Parentheses

	Whites		
	Married	Divorced	Widowed
In the Labor Force	18.310 (1273)	9.650 (208)	11.770 (85)
Not in the Labor Force	14.840 (1087)	5.280 (50)	6.300 (48)

	Blacks		
	Married	Divorced	Widowed
In the Labor Force	12.700 (368)	7.310 (172)	7.540 (75)
Not in the Labor Force	7.630 (221)	5.020 (96)	4.590 (52)

Table II

PERVENT OF WOMEN IN THE LABOR FORCE BY MARITAL STATUS AND AGE OF YOUNGEST CHILD

	Whites		
	Married	Divorced	Widowed
Youngest Child Less Than 18	52% (1475)	77% (135)	61% (56)
Youngest Child at Least 18	56% (911)	85% (125)	65% (78)

	Blacks		
	Married	Divorced	Widowed
Youngest Child Less Than 18	60% (380)	58% (149)	61% (77)
Youngest Child at Least 18	68% (211)	71% (119)	56% (50)

Table III

Income of Previously Married Women in 1975

		Respondents Income		Respondents Total Family Income from All Sources		Number of Children in Household		Number of Cases
		Mean	Median	Mean	Median	Mean	S.D.	
White Divorced	Youngest Child <18 In Labor Force 1976	7180	6300	10500	9570	2.2	1.2	102
	Youngest Child <18 Out of Labor Force 1976	680	0	4880	4500	2.0	0.9	31
	Youngest Child >18 In Labor Force 1976	7040	6600	8830	8000	0.4	0.7	106
	Youngest Child >18 Out of Labor Force 1976	500	0	5930	3540	0.4	0.6	19
Black Divorced	Youngest Child <18 In Labor Force 1976	4880	4500	7080	6320	3.3	1.9	87
	Youngest Child <18 Out of Labor Force 1976	230	0	5940	5720	4.0	1.8	62
	Youngest Child >18 In Labor Force 1976	5310	4500	7550	6120	0.6	0.8	85
	Youngest Child >18 Out of Labor Force 1976	100	0	3330	3140	0.5	0.9	34
White Widowed	Youngest Child <18 in Labor Force 1976	8610	5420	14060	10710	1.9	1.0	34
	Youngest Child <18 Out of Labor Force 1976	90	0	7190	7140	2.3	1.4	21
	Youngest Child >18 In Labor Force 1976	6260	6240	10240	9560	0.8	0.7	51
	Youngest Child >18 Out of Labor Force 1976	170	0	5600	3630	0.8	1.0	27
Black Widowed	Youngest Child <18 In Labor Force 1976	3370	2520	7430	6350	3.4	1.8	47
	Youngest Child <18 Out of Labor Force 1976	180	0	6200	5630	4.1	2.4	30
	Youngest Child >18 In Labor Force 1976	4700	3410	7730	6570	1.1	0.9	28
	Youngest Child >18 out of labor force 1976	50	0	2400	2020	0.8	1.2	22

Table III (Cont.)

Black Widowed	Income of Previously Married Women in 1975				Number of Children in Household		Number of Cases
	Respondents Income		Respondents Total Family Income from All Sources				
	Mean	Median	Mean	Median	Mean	S.D.	
Out of Labor Force 1976	50	0	2400	2020	0.8	1.2	22

Table IV

Frequency Distribution of Years Since Respondent Last Reported Being in Labor Force

Whites

Years	Married Youngest Child <18	Married Youngest Child >18	Divorced Youngest Child <18	Divorced Youngest Child >18	Widowed Youngest Child <18	Widowed Youngest Chil
0	52.5%	56.5%	77.0%	84.8%	60.7%	65.4%
2	7.7%	10.2%	5.2%	4.8%	7.1%	7.7%
4	4.9%	5.4%	2.2%	1.6%	7.1%	5.1%
5	2.0%	3.0%	2.2%	0.0%	0.0%	5.1%
7	2.0%	3.4%	1.5%	0.0%	1.8%	2.6%
9	2.1%	2.5%	1.5%	0.0%	0.0%	0.0%
10 or More	28.8%	19.0%	10.4%	8.8%	23.2%	14.1%
# of Cases	1475	911	135	125	56	78

Blacks

0	59.5%	68.2%	58.4%	71.4%	61.0%	56.0%
2	8.2%	5.7%	8.7%	7.6%	9.1%	8.0%
4	5.0%	3.3%	5.4%	1.7%	3.9%	8.0%
5	2.6%	2.8%	3.4%	4.2%	5.2%	2.0%
7	4.5%	2.4%	3.4%	4.2%	7.8%	4.0%
9	3.7%	4.7%	5.4%	3.4%	1.3%	6.0%
10 or More	16.6%	12.8%	15.4%	7.6%	11.7%	16.0%
# of Cases	380	211	149	119	77	50

Table V

Comparison of Women Who Have Been in the Labor Force for at Least One of the Survey Years with Those Women Who Have Not

		Total Household Inc. Thousands of Dollars		Household Inc. Excluding Respondent's Inc.		Years of Education		Age		Percent Reporting Ill Health in 1976	Number of Cases
		Mean	Median	Mean	Median	Mean	S.D.	Mean	S.D.		
White Married	Youngest Child <18 In Labor Force	17.8	16.9	14.1	13.5	11.9	2.5	44.4	4.1	16%	1029
	Youngest Child <18 Never in Labor Force	16.4	15.2	16.3	15.2	11.5	2.7	43.9	4.2	17%	420
	Youngest Child ≥18 In Labor Force	16.3	15.7	12.2	11.5	11.3	2.4	48.3	3.6	19%	737
	Youngest Child ≥18 Never in Labor Force	12.7	12.0	12.7	12.0	10.5	2.8	49.4	3.3	30%	173
White Divorced	Youngest Child <18 In Labor Force	9.8	9.2	3.5	2.7	11.7	2.8	43.9	3.7	22%	119
	Youngest Child <18 Never in Labor Force	3.7	4.5	3.6	4.5	9.1	4.1	48.0	4.8	57%	14
	Youngest Child ≥18 In Labor Force	8.6	7.8	1.2	0.2	11.6	2.6	47.2	4.1	24%	114
	Youngest Child ≥18 Never in Labor Force	6.3	3.5	6.3	3.5	8.7	3.6	49.4	4.0	36%	11
White Widowed	Youngest Child <18 In Labor Force	12.7	10.5	5.9	5.7	12.0	2.4	47.4	3.6	23%	43
	Youngest Child <18 Never in Labor Force	6.7	6.3	6.8	6.3	10.3	3.0	48.3	3.4	17%	12
	Youngest Child ≥18 In Labor Force	9.1	7.4	4.3	2.6	10.7	2.8	49.1	3.3	18%	67
	Youngest Child ≥18 Never in Labor Force	5.8	5.5	5.7	5.5	7.8	3.8	51.4	1.5	54%	11

Table V (cont.)

Comparison of Women Who Have Been in the Labor Force for at Least One of the Survey Years with Those Women Who Have Not

		Total Household Inc. Thousands of Dollars		Household Inc. Excluding Respondent's Inc.		Year's of Education		Age		Percent Ill Health in 1976	Number of Cases
		Mean	Median	Mean	Median	Mean	S.D.	Mean	S.D.		
Black Married	Youngest Child <18 In Labor Force	11.4	10.0	7.9	7.5	10.0	3.1	45.2	4.2	24%	315
	Youngest Child <18 Never in Labor Force	7.7	8.5	7.7	8.5	9.6	2.5	46.1	3.7	30%	63
	Youngest Child ≥18 In Labor Force	11.0	9.3	7.2	6.0	10.3	3.3	48.2	3.8	27%	184
	Youngest Child ≥18 Never in Labor Force	9.0	8.2	9.0	8.2	8.6	2.6	49.6	3.2	56%	27
Black Divorced	Youngest Child <18 In Labor Force	6.8	6.3	3.4	3.0	10.1	3.1	44.1	3.8	34%	126
	Youngest Child <18 Never in Labor Force	5.4	5.6	5.3	5.6	9.5	2.8	43.4	3.3	44%	23
	Youngest Child ≥18 In Labor Force	6.6	5.0	2.5	0.7	9.8	3.1	46.9	4.3	34%	110
	Youngest Child ≥18 Never in Labor Force	3.4	3.5	3.4	3.5	7.3	2.6	48.0	3.4	78%	9
Black Widowed	Youngest Child <18 Never in Labor Force	7.0	6.0	4.6	4.1	9.1	3.0	45.9	4.0	32%	68
	Youngest Child <18 Never in Labor Force	6.4	6.6	6.4	6.6	7.4	2.8	48.0	3.4	33%	9
	Youngest Child ≥18 In Labor Force	5.8	4.6	2.6	2.0	9.6	3.1	49.1	3.8	36%	42
	Youngest Child ≥18 Never in Labor Force	3.2	2.1	3.2	2.1	7.6	3.5	49.6	2.5	62%	8

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